

## Chapter 13 Plan Summary

Debtor(s) Charles B. Delaine SS# 444-44-6018 Net Monthly Earnings 1410 Case No. 11-70054  
 Number of Dependents 0

Full Address 1490 McELroy Rd. Cuba, AL. 36907

## I. Plan Payments:

(X) Debtor(s) propose to pay direct a total of \$ 566 ☐ weekly ☐ biweekly ☐ semi-monthly ☒ monthly into the plan: or  
☐ Payroll deduction Order: To \_\_\_\_\_ for  
 \$ \_\_\_\_\_ ☐ weekly ☐ biweekly ☐ semi-monthly ☐ monthly

Length of plan is approximately 60 months, and the total debt to be paid through the plan is approximately \$ 33,960.

## II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code as follows:

## A. PRIORITY claims (including administrative expenses and support) [See 11 U.S.C. 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

Creditor	Type	Scheduled amount	Monthly payment
<u>None</u>			

B. Total attorney fee [paid as a 503(b) administrative expense] \$ 2600 - \$ 550 (prepaid), balance of \$ 2050 paid as follows: \$ 1290 upon confirmation and then \$ 300 per month until remaining balance is paid.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

## 1. Long Term Debts:

Name of Creditor	Total amount of debt	Amount of regular payment <input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor	Direct payments To begin: Year/Month	Arrears to Be paid by Trustee	Months Included In arrearage Amount	Proposed interest rate on Arrearage	Proposed fixed payment on Arrearage
<u>BANK OF YORK</u>	<u>8900</u>	<u>504</u>	<u>APRIL, 11</u>	<u>0</u>	<u>0</u>	<u>NONE</u>	<u>NONE</u>

## 2. Secured Debts(not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total amount of Debt	Debtor's Value	Unsecured portion	Description of collateral	Proposed interest rate	Proposed fixed payments	Fixed payments to begin
<u>Investment Retrieval</u>	<u>NOT PERSONAL PROPERTY</u>	<u>12000</u>	<u>60,800</u>	<u>0</u>	<u>Judgment Lien ON PRINCIPAL RES.</u>	<u>5</u>	<u>233</u>	<u>Post-CONFIRMATION</u>

## III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total amount of Debt	Amount of regular payments	Description of Collateral	Reason for Direct Payment
<u>Regions BANK</u>	<u>47,263</u>	<u>451/month</u>	<u>House + Lot - Montgomery, AL.</u>	<u>Co-signer resides + makes Pmt.</u>

IV. Special Provisions: ALL pmts. to Regions BANK including any pre-petition Arrears to be paid direct, non-plan by Co-signer in possession.

- ☒ This is an original plan. ☐ This is an amended plan replacing plan dated \_\_\_\_\_  
☒ This plan proposes to pay unsecured creditors 100 % plus 5% interest.  
☐ Debtor assumes/rejects (circle one) lease and/or executory contract with \_\_\_\_\_  
☒ Claims filed in excess of Debtor's estimates will be paid as filed (including appropriate fixed payment increases) unless objected to by Debtor.  
☒ Allowed secured claims not provided in plan to receive 5 % interest by fixed payment over 58 months  
☐ Other provisions: \_\_\_\_\_  
☐ Debtor will continue to pay pre-petition and post-petition electric service debt in the ordinary course of business in lieu of posting a deposit as adequate assurance of future payments under section 306 of the U.S. Bankruptcy Code. Debtor acknowledges and agrees that the automatic stay does not bar Alabama Power Co.'s efforts to collect pre-petition and post-petition utility service debt.

Attorney for Debtor

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Dated: 3/29/11

/s/ Charles B. Delaine  
 Signature of Debtor Charles B. Delaine

Signature of Debtor